



1 F12 3621

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Attorney Docket No. 051874-0112**

**Applicant:** William D. MEADOW et al  
**Title:** CHECK BASED ONLINE PAYMENT AND VERIFICATION  
SYSTEM AND METHOD  
**Application No.:** 09/976,056  
**Filing Date:** October 15, 2001  
**Examiner:** Winter, John M.  
**Art Unit:** 3621

**AMENDMENT AND RESPONSE TO RESTRICTION REQUIREMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to substantive examination of the present Continuing Application,  
Applicant respectfully requests that the application be amended as follows:

**Restriction Election** is made on page 2 of this document.

**Amendments to the Claims** are reflected in the listing of claims which  
begins on page 3 of this document.

**Remarks/Arguments** begin on page 6 of this document.

Please amend the application as follows:

**Restriction Election:**

In reply to the Restriction Requirement dated July 1, 2004, Applicants elect Group 1, claims 1-3, drawn to conducting secure transactions including authentication, for examination on the merits. Please note that new claims 10-13 are also readable on Group 1.